AMENDMENTS TO THE CLAIMS:

This listing of claims will replace all prior versions and listings of claims in the application:

1.   (Currently Amended) A computer-implemented method for controlling a system to provide a mortgage, said method comprising:

receiving a fixed payment for the mortgage, the fixed payment being based on an initial interest rate serving as a maximum interest rate, the initial interest rate being based on a current interest rate;

qualifying, when [[a]] the current interest rate has declined, a first revised interest rate for an outstanding balance of the mortgage based on information retrieved from an electronic database, the first revised interest rate being lower than the maximum interest rate, wherein qualifying includes determining, using a computer processor, the first revised interest rate and evaluating a loan to value ratio, an appraisal of a property, and a credit history;

determining, when the current interest rate has increased and using the computer processor, a second revised interest rate for the outstanding balance of the mortgage, wherein the second revised interest rate is greater than the first revised interest rate and does not exceed the maximum interest rate;

determining, using the computer processor, a principal and interest amount based on at least one of the first revised interest rate and the second revised interest rate;

determining, using the computer processor, a difference between the fixed

payment and a sum of the principal and interest amount; and

reducing a principal balance of the mortgage based on the difference,

wherein the current interest rate varies over time.

2.   (Previously Presented) The method of claim 1, wherein reducing the

principal balance comprises:

prepaying the mortgage by the difference.

3.   (Previously Presented) The method of claim 1, wherein reducing the

principal balance comprises:

reducing a term associated with the mortgage.

4.   (Original) The method of claim 1, further comprising:

offering the mortgage to one or more borrowers.

5.   (Previously Presented) The method of claim 1, further comprising:

receiving a request for a lower interest rate, the lower interest rate being

based on the current interest rate.

6.   (Original) The method of claim 5, further comprising:

accepting the request.

7.   (Previously Presented) The method of claim 1 further comprising:

receiving an indication of an adjusted interest rate, the adjusted interest

rate serving as at least one of the first revised interest rate and the second revised

interest rate.

8.   (Cancelled).

9.   (Previously Presented) The method of claim 1 further comprising:

determining at least one of the first revised interest rate and the second

revised interest rate based on the current interest rate plus a fixed amount.

10.   (Previously Presented) The method of claim 1 further comprising:

determining at least one of the first revised interest rate and the second

revised interest rate based on the current interest rate, the current interest rate not

exceeding the initial interest rate.

11.   (Original) The method of claim 1, wherein determining the principal and

interest amount further comprises:

determining the principal and interest (P&I) amount based on the following

equation:

$$\text{P\&I Amount} = \text{Loan Amount} \ X \ \frac{\text{Lower Interest Rate}}{\text{Interest Factor}} \ ,$$

wherein the Interest Factor is determined based on the following equation:

$$\text{Interest Factor} = \left[1 - (1 + \text{Monthly Interest})\right]^{-\text{Periods}} .$$

12.   (Previously Presented) The method of claim 1 further comprising:

increasing at least one of the first revised interest rate and the second revised interest rate based on the current interest rate.

13.   (Previously Presented) The method of claim 12, wherein determining the principal and interest amount further comprises:

using at least one of the increased first revised interest rate and the increased second revised interest rate to determine the principal and interest amount.

14.   (Previously Presented) The method of claim 13, further comprising:

decreasing, after qualifying the increased first revised interest rate or after determining the increased second revised interest rate, at least one of the increased first revised interest rate and the increased second revised interest rate.

15.   (Original) The method of claim 1, further comprising:

determining whether one or more terms and conditions are satisfied.

16.   (Original) The method of claim 1, further comprising:

using the fixed payment for an entire term associated with the mortgage.

17.   (Original) The method of claim 1, wherein receiving further comprises:

receiving an indication that the fixed payment has been received.

18.   (Original) The method of claim 1, further comprising:

determining the fixed payment based on the initial interest rate, a principal balance at close of the mortgage, and a term at close of the mortgage.

19.   (Previously Presented) The method of claim 1 further comprising:

determining the principal and interest amount based on at least one of the first revised interest rate and the second revised interest rate, the principal balance remaining on the mortgage, and a term remaining on the mortgage.

20.   (Previously Presented) The method of claim 19, further comprising:

reducing the principal balance remaining on the mortgage by crediting payment of the fixed payment.

21.   (Previously Presented) The method of claim 20, wherein reducing further comprises:

reducing the principal balance to amortize the mortgage positively.

22.   (Currently Amended) A system, comprising:

means for receiving an indication that a fixed payment for a mortgage has been received, the fixed payment being based on an initial interest rate serving as a maximum interest rate, the initial interest rate being based on a current interest rate;

means for qualifying, when [[a]] the current interest rate has declined, a first revised interest rate for an outstanding balance of the mortgage, the first revised interest rate being lower than the maximum interest rate, wherein qualifying includes determining the first revised interest rate and evaluating a loan to value ratio, an appraisal of a property, and a credit history;

means for determining, when the current interest rate has increased, a second revised interest rate for the outstanding balance of the mortgage, wherein the

second revised interest rate is greater than the first revised interest rate and does not exceed the maximum interest rate;

means for determining a principal and interest amount based on at least one of the first revised interest rate and the second revised interest rate; and

means for determining a difference between the fixed payment and a sum of the principal and interest amount, the difference prepaying the mortgage, wherein the current interest rate varies over time.

23 . (Currently Amended) A system, said system comprising:

at least one computer-readable memory containing code executed by a processor, the code comprising:

code that receives an indication that a fixed payment for a mortgage has been received, the fixed payment being based on an initial interest rate serving as a maximum interest rate, the initial interest rate being based on a current interest rate;

code that qualifies, when [[a]] the current interest rate has declined, a first revised interest rate for an outstanding balance of the mortgage, the first revised interest rate being lower than the maximum interest rate, wherein qualifying includes determining the first revised interest rate and evaluating a loan to value ratio, an appraisal of a property, and a credit history;

code that determines, when the current interest rate has increased, a second revised interest rate for the outstanding balance of the mortgage, wherein the second revised interest rate is greater than the first revised interest rate and does not exceed the maximum interest rate;

code that determines a principal and interest amount based on at least one of the first revised interest rate and the second revised interest rate; and

code that determines a difference between the fixed payment and a sum of the principal and interest amount, the difference prepaying the mortgage, wherein the current interest rate varies over time.

24.   (Cancelled).

25.   (Currently Amended) The system of claim 23, ~~wherein code that prepays~~ further <u>comprising</u> ~~comprises~~:

code that reduces a term associated with the mortgage.

26.   (Cancelled).

27.   (Previously Presented) The system of claim 23 further comprising:

code that determines at least one of the first revised interest rate and the second revised interest rate based on the current interest rate and a fixed amount.

28.   (Previously Presented) The system of claim 23 further comprising:

code that determines at least one of the first revised interest rate and the second revised interest rate based on the current interest rate that is lower than the initial interest rate.

29.   (Original) The system of claim 23, wherein code that determines the principal and interest amount further comprises:

code that determines the principal and interest (P&I) amount based on the

following equation:

$$P\&I \ Amount = Loan \ Amount \ X \ \frac{Lower \ Interest \ Rate}{Interest \ Factor} \ .$$

30.   (Previously Presented) The system of claim 23 further comprising:

code that increases at least one of the first revised interest rate and the

second revised interest rate based on the current interest rate.

31.   (Previously Presented) The system of claim 30, wherein code that

determines the principal and interest amount further comprises:

code that uses at least one of the increased first revised interest rate and

the increased second revised interest rate to determine the principal and interest

amount.

32.   (Original) The system of claim 23, further comprising:

code that determines the fixed payment based on the initial interest rate, a

principal balance at close, and a term at close.

33.   (Currently Amended) A computer readable medium storing instructions

which, when executed by a computer processor, perform a method program product,

the computer program product comprising code, said code comprising:

receiving code that receives an indication that a fixed payment for a

mortgage has been received, the fixed payment being based on an initial interest rate,

the initial interest rate serving as a maximum interest rate, the initial interest rate being based on a current interest rate;

qualifying code that qualifies, when [[a]] the current interest rate has declined, a first revised interest rate for an outstanding balance of the mortgage, the first revised interest rate being lower than the maximum interest rate, wherein qualifying includes determining the first revised interest rate and evaluating a loan to value ratio, an appraisal of a property, and a credit history;

determining code that determines, when the current interest rate has increased, a second revised interest rate for the outstanding balance of the mortgage, wherein the second revised interest rate is greater than the first revised interest rate and does not exceed the maximum interest rate;

determining code that determines a principal and interest amount based on at least one of the first revised interest rate and the second revised interest rate; and

determining code that determines a difference between the fixed payment and a sum of the principal and interest amount, the difference prepaying the mortgage, wherein the current interest rate varies over time.

34.   (Cancelled).

35.   (Currently Amended) The computer readable medium program product of claim 33 [[34]], wherein the method wherein code that pays further comprises:

reducing code that reduces a term associated with the mortgage.

36.   (Cancelled).

37.   (Currently Amended) The computer readable medium program product of claim 33, wherein the method further comprises comprising:

code that determines at least one of the first revised interest rate and the second revised interest rate based on the current interest rate plus a fixed amount.

38.   (Previously Presented) The computer readable medium program product of claim 33, wherein the method further comprises comprising:

code that determines at least one of the first revised interest rate and the second revised interest rate based on the current interest rate that does not exceed the initial interest rate.

39-42. (Cancelled).